Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 1 of 33

6/30/19 8:12PM

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
WESTERN DISTRICT OF MICHIGAN		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check amend

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Lee First name  Allen Middle name  Fortin-West Last name and Suffix (Sr., Jr., II, III)	Jamie First name  Lynn Middle name  Fortin-West Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	FKA Lee A. West FKA Lee A. Fortin	FKA Jamie Lynn Priest
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8246	xxx-xx-6050

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 2 of 33

6/30/19 8:12PM

Debtor 1 Lee Allen Fortin-West
Debtor 2 Jamie Lynn Fortin-West

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	■ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5. Where you live		3972 Taylor St. Norton Shores, MI 49444	If Debtor 2 lives at a different address:			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Muskegon County	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 3 of 33

	otor 1 otor 2	Lee Allen Fortin-W Jamie Lynn Fortin					Case number (if known)	
Par	rt 2:	Tell the Court About \	our Bank	ruptcy Ca	ase			
7.	Bank	chapter of the cruptcy Code you are				ch, see <i>Notice Required by</i> 1 and check the appropria	v 11 U.S.C. § 342(b) for Individuals Filing for Bankrupto te box.	су
	choc	sing to file under	■ Chap	ter 7				
			☐ Chap	ter 11				
			☐ Chap	ter 12				
			☐ Chap	ter 13				
8.	How	you will pay the fee	abo ord a p	out how your er. If your re-printed	ou may pay. Typically, attorney is submitting address.	if you are paying the fee y your payment on your beh	ck with the clerk's office in your local court for more de ourself, you may pay with cash, cashier's check, or malf, your attorney may pay with a credit card or check	oney with
			□ I no	eed to pay e Filing Fe	y the fee in installme ee in Installments (Offi	ents. If you choose this opticial Form 103A).	ion, sign and attach the Application for Individuals to F	Pay
			but app	is not required	uired to, waive your four four four four family size and you	ee, and may do so only if your are unable to pay the fee	on only if you are filing for Chapter 7. By law, a judge rour income is less than 150% of the official poverty lin in installments). If you choose this option, you must fill icial Form 103B) and file it with your petition.	e that
9.	bank	you filed for ruptcy within the	■ No.					
	last 8	3 years?	☐ Yes.					
				District		When	Case number	
				District District		When When	Case number Case number	
10.	case filed not f you,	iny bankruptcy is pending or being by a spouse who is iling this case with or by a business her, or by an	■ No □ Yes.					
	aiiiii			Debtor			Relationship to you	
				District		When	Case number, if known	
				Debtor			Relationship to you	
				District		When	Case number, if known	
11.	Do v	ou rent your	■ No.	Go to	line 12.			
		ence?				an aviation judament again	ct vou?	
			☐ Yes.		No. Go to line 12.	an eviction judgment again	si you:	
							Judgment Against You (Form 101A) and file it as part	t of

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 4 of 33

	otor 1 otor 2	Lee Allen Fortin-W Jamie Lynn Fortin			Case number (if known)
Par	t 3:	Report About Any Bu	sinesses	You Own as a Sole Prop	rietor
12.	of an	ou a sole proprietor y full- or part-time ness?	■ No.	Go to Part 4.	
			☐ Yes.	Name and location of	business
	busin an ind separ as a d	e proprietorship is a ess you operate as dividual, and is not a rate legal entity such corporation, ership, or LLC.		Name of business, if a	ny
	partnership, or LLC.  If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City,	State & ZIP Code	
		nis petition.		Check the appropriate	box to describe your business:
				☐ Health Care B	usiness (as defined in 11 U.S.C. § 101(27A))
				☐ Single Asset F	eal Estate (as defined in 11 U.S.C. § 101(51B))
				☐ Stockbroker (a	s defined in 11 U.S.C. § 101(53A))
				☐ Commodity Br	oker (as defined in 11 U.S.C. § 101(6))
				☐ None of the at	ove
13.	3. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?  If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set approper deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, stateme operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the process debtor?				
	For a	definition of small	No.	I am not filing under C	hapter 11.
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).		□ No.	I am filing under Chap Code.	ter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy
			☐ Yes.	I am filing under Chap	ter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4:	Report if You Own or	Have Any	Hazardous Property or	Any Property That Needs Immediate Attention
14.	proposition alleger of im	ou own or have any erty that poses or is ed to pose a threat minent and ifiable hazard to	■ No. □ Yes.	What is the hazard?	
	publi Or do prop	c health or safety? byou own any erty that needs ediate attention?		If immediate attention is needed, why is it needed	?
	perisi livest or a b	xample, do you own hable goods, or ock that must be fed, building that needs nt repairs?		Where is the property?	
					Number, Street, City, State & Zip Code

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 5 of 33

6/30/19 8:12PM Debtor 1 Lee Allen Fortin-West Debtor 2 Jamie Lynn Fortin-West Case number (if known) Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 15. Tell the court whether You must check one: You must check one: you have received a I received a briefing from an approved credit I received a briefing from an approved credit briefing about credit counseling agency within the 180 days before I counseling. filed this bankruptcy petition, and I received a certificate of completion. completion.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. 

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court. counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 6 of 33

Deb	tor 1 Lee Allen Fortin-V	Vest					0/30/19 0.121 W	
	tor 2 Jamie Lynn Fortir	n-West			Case nu	umber (if known)		
Part	6: Answer These Quest	ions for R	eporting Purposes					
16.	What kind of debts do you have?	16a.	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by individual primarily for a personal, family, or household purpose."					
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			☐ No. Go to line 16c.	□ No. Go to line 16c.				
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe the	hat are not consur	mer debts or bus	siness debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. G	to to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do yo are paid that funds will be availab				and administrative expenses	
	administrative expenses are paid that funds will		■ No					
	be available for distribution to unsecured creditors?		☐ Yes					
18.	How many Creditors do	<b>■</b> 1-49		<b>1</b> ,000-5,000		□ 25,001-	50,000	
	you estimate that you owe?	☐ 50-99	)	☐ 5001-10,000		□ 50,001-		
		☐ 100-1 ☐ 200-9		10,001-25,00	an100,000			
19.	How much do you	□ \$0 - \$	\$50,000	□ \$1,000,001 -	- \$10 million	□ \$500,00	00,001 - \$1 billion	
	estimate your assets to be worth?		001 - \$100,000	<b>□</b> \$10,000,001			□ \$1,000,000,001 - \$10 billion	
		■ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million			0,000,001 - \$50 billion an \$50 billion	
20.	How much do you	□ \$0 - \$	\$50,000	☐ \$1,000,001 - \$10 million		☐ \$500,00	00,001 - \$1 billion	
	estimate your liabilities to be?	_	001 - \$100,000	□ \$10,000,001			\$1,000,000,001 - \$10 billion	
			,001 - \$500,000 ,001 - \$1 million	_ · · · · -			0,000,001 - \$50 billion nan \$50 billion	
Part	Sign Below							
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.						
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
I request relief in accordance with the chapter of title 11, United States Code, specified in this petit					, specified in this petiti	ion.		
			tand making a false statement, cond tcy case can result in fines up to \$2: 1.					
		/s/ Lee	Allen Fortin-West	/s/ Jamie Lynn Fortin-West				
			en Fortin-West e of Debtor 1		Jamie Lynn Signature of D	Fortin-West Debtor 2		
		Executed	d on June 30, 2019 MM / DD / YYYY		Executed on	June 30, 2019 MM / DD / YYYY		

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 7 of 33

Debtor 1 Debtor 2 Lee Allen Fortin- Jamie Lynn Fortin		Cas	e number (if known)	6/30/19 8:12PM
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need	I, the attorney for the debtor(s) named in this under Chapter 7, 11, 12, or 13 of title 11, Uni for which the person is eligible. I also certify and, in a case in which § 707(b)(4)(D) applie schedules filed with the petition is incorrect.	ited States Code, and have e that I have delivered to the	explained the relief available debtor(s) the notice required	e under each chapter d by 11 U.S.C. § 342(b)
to file this page.	/s/ Vincent Edward Carlson Signature of Attorney for Debtor	Date	June 30, 2019 MM / DD / YYYY	
	Vincent Edward Carlson P71675 Printed name			
	Vincent E. Carlson & Associates, PLO	С		
	2320 Lake Avenue North Muskegon, MI 49445 Number, Street, City, State & ZIP Code			
	Contact phone <b>231-726-4357</b>	Email address	vincethelawyer@y	ahoo.com

P71675 MI Bar number & State

Voluntary Petition for Individuals Filing for Bankruptcy

Certificate Number: 13858-MIW-CC-032865452



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on May 23, 2019, at 5:15 o'clock PM EDT, Lee Fortin-West received from MoneySharp Credit Counseling Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Michigan, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: May 23, 2019 By: /s/Edward Sanchez

Name: Edward Sanchez

Title: President

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).

Certificate Number: 13858-MIW-CC-032865453



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on May 23, 2019, at 5:15 o'clock PM EDT, Jamie Fortin-West received from MoneySharp Credit Counseling Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Michigan, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: May 23, 2019 By: /s/Edward Sanchez

Title: President

Name: Edward Sanchez

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 10 of 33

6/30/10	8-12DM

		•	_		6/30/19 8:12PM	
Fill in this information	tion to identify you	ır case:				
Debtor 1	Lee Allen Fortir	n-West				
	First Name	Middle Name Last Name		-		
Debtor 2	Jamie Lynn For	tin-West				
(Spouse if, filing)	First Name	Middle Name Last Name				
United States Bank	ruptcy Court for the	WESTERN DISTRICT OF MICHIGAN		-		
Case number						
(if known)				☐ Check	if this is an	
				amend	ded filing	
~						
Official Form	<u>106D</u>					
Schedule D	: Creditors	Who Have Claims Secured	by Propert	V	12/15	
		If two married people are filing together, both are equout, number the entries, and attach it to this form. Or				
1. Do any creditors ha	ve claims secured b	y your property?				
☐ No. Check th	is box and submit t	his form to the court with your other schedules. Yo	ou have nothing else	to report on this form.		
_	l of the information	·	3			
		below.				
Part 1: List All S	Secured Claims		Column A	Column B	Column C	
		more than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As	Amount of claim	Value of collateral	Unsecured	
		ical order according to the creditor's name.	Do not deduct the	that supports this	portion	
Du - Mantana		Book the discount of the control of the	value of collateral.	claim	If any	
2.1 Pnc Mortga	ge	Describe the property that secures the claim:	\$83,582.00	\$95,000.00	\$0.00	
Creditor's Name		3972 Taylor St. Muskegon, MI 49444 Muskegon County				
Po Box 8703	2	As of the date you file, the claim is: Check all that				
Dayton, OH		apply.				
	ty, State & Zip Code	☐ Contingent				
Number, Street, Or	ty, State & Zip Code	☐ Unliquidated ☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as mortgage or sec	ured			
Debtor 2 only		car loan)	u. 0 u			
Debtor 1 and Debtor	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)	Chatutanulian (auch as tay lian, machaniala lian)			
At least one of the	•	☐ Judgment lien from a lawsuit				
☐ Check if this claim		☐ Other (including a right to offset)				
community debt						
	Opened					
	10/14 Last					
	Active					
Date debt was incurr		Last 4 digits of account number 5792				

6/30/19 8:12PM

Debtor 1	Lee Allen	Fortin-West				Case number (if known)		
	First Name	Middle N	lame La	st Name				
Debtor 2	Jamie Lyn	n Fortin-Wes	t					
•	First Name	Middle N	lame La	st Name				
2.2 <b>Uni</b>	ted Federa	l Credit	Describe the property	that secures the o	claim:	\$19,958.00	\$17,852.00	\$2,106.00
Credit	tor's Name		2013 Dodge Ram	+ miles				. ,
	7 S State S nt Joseph,	-	As of the date you file apply.	, the claim is: Chec	ck all that			
Numb	per, Street, City, S	tate & Zip Code	☐ Unliquidated☐ Disputed☐					
Who owes	s the debt? O	heck one.	Nature of lien. Check	all that apply.				
■ Debtor	•		An agreement you n car loan)	nade (such as mort	gage or se	ecured		
☐ Debtor	1 and Debtor 2	only	☐ Statutory lien (such	as tax lien, mechan	nic's lien)			
☐ At least	one of the deb	tors and another	☐ Judgment lien from a	a lawsuit				
	if this claim re unity debt	lates to a	Other (including a rig	ght to offset) Pu	rchase	Money Security		
Date debt	was incurred	Opened 05/17 Last Active 5/20/19	Last 4 digits of	account number	5827			
			Column A on this page. V		here:	\$103,540.0	0	
	the last page at number here	•	the dollar value totals fr	om all pages.		\$103,540.0	0	

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		<b>,</b>					_	6/30/19 8:12P
Fill in this in	nformation to identify your case	se:						
Debtor 1	Lee Allen Fortin-We	st						
Dobto: 1	First Name	Middle Name	Last Nam	е				
Debtor 2	Jamie Lynn Fortin-\	Vest						
(Spouse if, filing)	First Name	Middle Name	Last Nam	е				
United States	s Bankruptcy Court for the:	VESTERN DISTRIC	T OF MICHIGAN					
Case numbe	r							
(if known)							-	if this is an
							amende	eu illing
	orm 106E/F							
Schedule	e E/F: Creditors Wh	o Have Unse	cured Claim	S				12/15
any executory Schedule G: E: Schedule D: Ci left. Attach the name and case	e and accurate as possible. Use F contracts or unexpired leases the xecutory Contracts and Unexpire reditors Who Have Claims Secure Continuation Page to this page. e number (if known).	at could result in a cla d Leases (Official For d by Property. If more If you have no informa	im. Also list executo m 106G). Do not inclo e space is needed, co	ory contractude any cre ppy the Par	ts on Schedule A/I editors with partial t you need, fill it o	3: Property (O ly secured cla ut, number the	fficial Forr ims that a e entries in	m 106A/B) and on re listed in the boxes on the
	st All of Your PRIORITY Unse							
1. Do any cr □ No. Go	reditors have priority unsecured o	iaims against you?						
	to Part 2.							
Yes.	your priority unsecured claims.	:			-4 41		alaina Ean	
possible, li Part 1. If n	nat type of claim it is. If a claim has be ist the claims in alphabetical order a nore than one creditor holds a particular application of each type of claim, see	ccording to the creditor ular claim, list the other	's name. If you have no creditors in Part 3.	ore than tw				
,	,			,	Total claim	Priority amount		Nonpriority amount
	ber L. McCreary	Last 4 digits	s of account number	23DP	\$0.		\$0.00	\$0.00
	ty Creditor's Name	When wee f	ha daht ingurrad?	07/45/2	011			
	LFW, a minor 0 100th St., SE	wnen was t	he debt incurred?	07/15/2	011			
	edonia. MI 49316							
	per Street City State Zip Code	As of the da	ate you file, the claim	is: Check a	all that apply			
Who inc	urred the debt? Check one.	☐ Continge	nt					
■ Debto	or 1 only	☐ Unliquida	ated					
☐ Debto	or 2 only	☐ Disputed						
☐ Debto	or 1 and Debtor 2 only	•	ORITY unsecured cla	nim:				
☐ At lea	ast one of the debtors and another	■ Domestic	support obligations					
☐ Chec	k if this claim is for a community	debt 🔲 Taxes ar	nd certain other debts	ou owe the	government			
	aim subject to offset?		or death or personal in		-			
■ No	-	☐ Other. S	necify					
☐ Yes		<b>—</b> 04101. 0	Child supp	ort				
Part 2: Li	st All of Your NONPRIORITY	Insecured Claims						
	editors have nonpriority unsecur		?					
	ou have nothing to report in this part.			schedules.				
Yes.								
unsecured	your nonpriority unsecured clain d claim, list the creditor separately for creditor holds a particular claim, list	r each claim. For each	claim listed, identify w	nat type of o	claim it is. Do not lis	t claims alread	y included i	in Part 1. If more

Total claim

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 13 of 33

	or 1 Lee Allen Fortin-West  Jamie Lynn Fortin-West		Case number (if known)	
4.1	Advanced Radiology Services PC	Last 4 digits of account number	6127	\$55.98
	Nonpriority Creditor's Name 100 S. Owasso Blvd. West Saint Paul. MN 55117	When was the debt incurred?	05/07/2019	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical bil		
4.2	Allied Business Services	Last 4 digits of account number	Several	\$2,818.36
	Nonpriority Creditor's Name PO Box 1799 Holland, MI 49422	When was the debt incurred?	Several	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes		for Spectrum Health Medical	
4.3	American Anesthesiology of MI	Last 4 digits of account number	Several	\$564.00
	Nonpriority Creditor's Name PO Box 88087 Chicago, IL 60680-1087	When was the debt incurred?	Several	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	• •	
	Yes	■ Other. Specify Medical bil	<u> </u>	

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 14 of 33

	r 1 Lee Allen Fortin-West  7 Jamie Lynn Fortin-West		Case number (if known)	
4.4	Cadillac Accnts Rec Mg	Last 4 digits of account number	7309	\$1,730.33
	Nonpriority Creditor's Name Po Box 358 Cadillac, MI 49601	When was the debt incurred?	Opened 03/16	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Radiology Muskegon	
4.5	Capital One Bank Usa N	Last 4 digits of account number	2459	\$4,241.00
	Nonpriority Creditor's Name		Opened 08/15 Last Active	
	15000 Capital One Dr Richmond, VA 23238	When was the debt incurred?	6/09/18	
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	a ciaim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.6	Central Professional Services Nonpriority Creditor's Name	Last 4 digits of account number	Several	\$180.00
	PO Box 365	When was the debt incurred?	Several	
	Cadillac, MI 49601			
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	Пол		
	Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharin		
	☐ Yes	■ Other. Specify Collection	for Mercy Health Phys Service	

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 15 of 33

Debto Debto	r 1 Lee Allen Fortin-West r 2 Jamie Lynn Fortin-West	Case number (if known)			
4.7	EOS CCA	Last 4 digits of account number	2853	\$823.26	
	Nonpriority Creditor's Name PO Box 981008 Boston, MA 02298	When was the debt incurred?	11/09/2017		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	Check if this claim is for a community debt		aration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharir	a plane, and other similar debts		
	■ No				
	Yes	Other. Specify Collection	for AT&T MODILITY		
4.8	Express Scripts Nonpriority Creditor's Name	Last 4 digits of account number	1607	\$50.00	
	8931 Springdale Ave. Suite A	When was the debt incurred?	02/12/2019		
	Saint Louis, MO 63134				
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	Пол			
	_	☐ Contingent			
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated			
	☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharir	g plans, and other similar debts		
	Yes	Other. Specify Medical bil	<u> </u>		
4.9	Firstcredit, Inc.	Last 4 digits of account number	Several	\$1,843.54	
	Nonpriority Creditor's Name PO Box 630659	When was the debt incurred?	Several		
	Cincinnati, OH 45263-0659			•	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharir	g plans, and other similar debts		
	☐ Yes		for Mercy Health Muskegon		
	<b>□</b> 169	Utner. Specify	ioi morey ricular Musicegori		

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 16 of 33

Debtor Debtor	1 Lee Allen Fortin-West 2 Jamie Lynn Fortin-West		Case number (if known)	
4.1 0	Grand Haven Bone & Joint	Last 4 digits of account number	6830	\$77.12
	Nonpriority Creditor's Name 1400 Mercy Dr. Suite 100 Muskegon, MI 49444-1836	When was the debt incurred?	05/01/2019	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical bill	<u> </u>	
4.1	Harbour Towne Health  Nonpriority Creditor's Name	Last 4 digits of account number	AM86	\$15.00
	131 W. Seaway Dr., Suite 240 Muskegon, MI 49444	When was the debt incurred?	03/27/2019	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical bill		
4.1	Jefferson Capital Syst	Last 4 digits of account number	4003	\$162.00
	Nonpriority Creditor's Name 16 Mcleland Rd Saint Cloud, MN 56303	When was the debt incurred?	Opened 10/17	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Factoring C	Company Account Dte Energy	

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 17 of 33

Debto Debto	or 1 Lee Allen Fortin-West Jamie Lynn Fortin-West		Case number (if known)	
4.1 3	JP Recovery Services, Inc.	Last 4 digits of account number	Several	\$173.49
	Nonpriority Creditor's Name PO Box 16749	When was the debt incurred?	Several	
	Rocky River, OH 44116-0749  Number Street City State Zip Code	As of the date you file, the claim		
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	for Mercy Health Hackley	
4.1	Merchants Credit Guide	Last 4 digits of account number	8257	\$85.86
<del>-</del>	Nonpriority Creditor's Name 223 W. Jackson Blvd	When was the debt incurred?	01/08/2019	
	#700 Chicago, IL 60606 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	for LMES	
4.1 5	Mercy Health Patient Accounts	Last 4 digits of account number	Several	\$1,081.49
	Nonpriority Creditor's Name 1820 44th St., SE Grand Rapids, MI 49508	When was the debt incurred?	Several	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	□ Debts to pension or profit-sharin	o plans, and other similar debts	
	■ No □ Yes			
	□ res	Other. Specify Medical bill	<u> </u>	

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 18 of 33

Debto Debto	or 1 Lee Allen Fortin-West Jamie Lynn Fortin-West		Case number ( <sub>if known</sub> )	
4.1 6	Mercy Health Phys. Partners	Last 4 digits of account number	Several	\$180.00
	Nonpriority Creditor's Name Attn #19126J PO Box 14000 Belfast, ME 04915-4033 Number Street City State Zip Code	When was the debt incurred?  As of the date you file, the claim i	Several s: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?  ■ No	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims ☐ Debts to pension or profit-sharin	ration agreement or divorce that you did not g plans, and other similar debts	
	☐ Yes	Other. Specify Medical bill		
4.1 7	Michigan Medicine	Last 4 digits of account number	9374	\$40.00
	Nonpriority Creditor's Name  Dept CH 14410  Palatine, IL 60055-4410  Number Street City State Zip Code	When was the debt incurred?  As of the date you file, the claim i	04/09/2018 s: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Type of NONPRIORITY unsecured  ☐ Student loans	d claim:	
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical bill		
4.1	Michigan Pathology Specialist  Nonpriority Creditor's Name  4400 Garfield Rd.	Last 4 digits of account number When was the debt incurred?	11/19/2018	\$420.00
	Clinton Township, MI 48038  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	g plans, and other similar debts	
	■ No □ Yes	Other. Specify     Medical bill		
		- Other Opening		

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 19 of 33

Debto Debto	r 1 Lee Allen Fortin-West r 2 Jamie Lynn Fortin-West		Case number ( <sub>if known</sub> )	
4.1 9	Muskegon Rheumatology	Last 4 digits of account number	0000	\$12.99
	Nonpriority Creditor's Name 172 E. Forrest Ave. Muskegon, MI 49442	When was the debt incurred?	05/06/2019	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical bil	<u> </u>	
4.2	NPAS, Inc.	Last 4 digits of account number	Several	\$1,387.59
	Nonpriority Creditor's Name PO Box 99400	When was the debt incurred?	Several	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	for Mercy Health Muskegon	
4.2	Pine Rest	Last 4 digits of account number	7787	\$80.00
	Nonpriority Creditor's Name PO Box 165 Grand Rapids, MI 49501-0165	When was the debt incurred?	01/09/2018	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical bil	<u> </u>	

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 20 of 33 6/30/19 8:12PM Debtor 1 Lee Allen Fortin-West Debtor 2 Jamie Lynn Fortin-West Case number (if known) 4.2 8010 Pnc Bank, N.a. \$8.026.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 09/17 Last Active Po Box 3180 When was the debt incurred? 3/25/19 Pittsburgh, PA 15230 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.2 Transworld Systems, Inc. 2G29 \$50.00 Last 4 digits of account number Nonpriority Creditor's Name 500 Virginia Dr., Suite 514 When was the debt incurred? 01/19/2019 Fort Washington, PA 19034 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection for Mercy Urgent Care 4.2 **United Federal Credit** \$6.331.00 3852 Last 4 digits of account number Nonpriority Creditor's Name Opened 04/17 Last Active Pob 125 When was the debt incurred? 5/30/18 Saint Joseph, MI 49085 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

Part 3: List Others to Be Notified About a Debt That You Already Listed

■ Other. Specify Credit Card/Judgment

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

debt

■ No

☐ Yes

☐ Student loans

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

6/30/19 8·12PM

Debtor 1 Lee Allen Fortin-West Debtor 2 Jamie Lynn Fortin-West		Case number (if known)
have more than one creditor for any of the denotified for any debts in Parts 1 or 2, do not f		the additional creditors here. If you do not have additional persons to be
Name and Address IC Systems, Inc	On which entry in Part 1 or Part 2 Line 4.3 of (Check one):	2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims
444 Highway 96 East PO Box 64378		■ Part 2: Creditors with Nonpriority Unsecured Claims
Saint Paul, MN 55164	Last 4 digits of account number	
Name and Address	•	2 did you list the original creditor?
Kent County FOC	Line <b>2.1</b> of ( <i>Check one</i> ):	■ Part 1: Creditors with Priority Unsecured Claims
300 Monroe Avenue NW Grand Rapids, MI 49503		☐ Part 2: Creditors with Nonpriority Unsecured Claims
Crana Rapiac, iii 10000	Last 4 digits of account number	
Name and Address	· · · · · · · · · · · · · · · · · · ·	2 did you list the original creditor?
Oliver Adjustment Co., Inc PO Box 500	Line <u>4.18</u> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims
Baraboo, WI 53913-0500		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address		2 did you list the original creditor?
Radiology Muskegon 605 West Western Ave.	Line 4.4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Muskegon, MI 49440		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address		2 did you list the original creditor?
Radius Global Solutions LLC PO Box 390846	Line 4.5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Mial Code CPK9		Part 2: Creditors with Nonpriority Unsecured Claims
Minneapolis, MN 55439		
	Last 4 digits of account number	
Name and Address		2 did you list the original creditor?
Raymond C. Schultz, Esq. 40 Pearl St., NW	Line <u>4.24</u> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims
5th Floor		■ Part 2: Creditors with Nonpriority Unsecured Claims
Grand Rapids, MI 49503-2612		
	Last 4 digits of account number	
Name and Address	•	2 did you list the original creditor?
Spectrum Health PO Box 88013	Line 4.2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Chicago, IL 60680-1013		■ Part 2: Creditors with Nonpriority Unsecured Claims
<b>3</b> ,	Last 4 digits of account number	

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$

6/30/19 8:12PM

Debtor 1 Lee Allen Fortin-West
Debtor 2 Jamie Lynn Fortin-West

Case number (if known)

- Other. Add all other nonpriority unsecured claims. Write that amount here.
- 6j. Total Nonpriority. Add lines 6f through 6i.

- 6i. \$ 30,429.01
- 6j. \$ **30,429.01**

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 23 of 33

6/30/19	8:12PM

Fill in this infor	mation to identify your	case:		
Debtor 1	Lee Allen Fortin-	Nest		
	First Name	Middle Name	Last Name	
Debtor 2	Jamie Lynn Forti	n-West		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT (	OF MICHIGAN	
Case number				
(if known)				☐ Check if this is an
				amended filing

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with	whom you have th , Street, City, State and ZIF	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	Ony		Oldio	211 0000	
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5	- City		<u> </u>	211 0000	
	Name				_
	Number	Street			
	City		State	ZIP Code	<u> </u>

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 24 of 33

	•	6/30/19 8:12PM
Fill in this	information to identify your case:	
Debtor 1	Lee Allen Fortin-West	
Debtor 2	First Name Middle Name Last Name  Jamie Lynn Fortin-West	
(Spouse if, filin		—
United Stat	tes Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN	_
Case numb	ber	
(if known)		☐ Check if this is an amended filing
Official	Form 106H	
Sched	ule H: Your Codebtors	12/15
	and case number (if known). Answer every question.  you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.	
■ No □ Yes		
Arizona  No.	nin the last 8 years, have you lived in a community property state or territory? (Community a, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisco. Go to line 3.  5. Did your spouse, former spouse, or legal equivalent live with you at the time?	
in line Form	umn 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedulen 2.	listed the creditor on Schedule D (Official
		The creditor to whom you owe the debt chedules that apply:
3.1	□ Schedu	le D, line
<u> </u>	Name Schedu	le E/F, line
	□ Schedu	le G, line
	Number Street City State ZIP Code	
3.2	□ Schedu	le D. line
	Name Schedu	le E/F, line
	☐ Schedu	le G, line
	Number Street	
(	City State ZIP Code	

Schedule H: Your Codebtors

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 25 of 33

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

# The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 26 of 33

6/30/19 8:12PM

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 27 of 33

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 28 of 33

6/30/19 8:12PM

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_fo

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. ADVANCED RADIOLOGY SERVICES PC 100 S. OWASSO BLVD. WEST SAINT PAUL MN 55117

ALLIED BUSINESS SERVICES PO BOX 1799 HOLLAND MI 49422

AMBER L. MCCREARY FOR LFW, A MINOR 7700 100TH ST., SE CALEDONIA MI 49316

AMERICAN ANESTHESIOLOGY OF MI PO BOX 88087 CHICAGO IL 60680-1087

CADILLAC ACCNTS REC MG PO BOX 358 CADILLAC MI 49601

CAPITAL ONE BANK USA N 15000 CAPITAL ONE DR RICHMOND VA 23238

CENTRAL PROFESSIONAL SERVICES PO BOX 365 CADILLAC MI 49601

EOS CCA PO BOX 981008 BOSTON MA 02298

EXPRESS SCRIPTS 8931 SPRINGDALE AVE. SUITE A SAINT LOUIS MO 63134

FIRSTCREDIT, INC. PO BOX 630659 CINCINNATI OH 45263-0659 GRAND HAVEN BONE & JOINT 1400 MERCY DR.
SUITE 100
MUSKEGON MI 49444-1836

HARBOUR TOWNE HEALTH 131 W. SEAWAY DR., SUITE 240 MUSKEGON MI 49444

IC SYSTEMS, INC
444 HIGHWAY 96 EAST
PO BOX 64378
SAINT PAUL MN 55164

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD MN 56303

JP RECOVERY SERVICES, INC. PO BOX 16749
ROCKY RIVER OH 44116-0749

KENT COUNTY FOC 300 MONROE AVENUE NW GRAND RAPIDS MI 49503

MERCHANTS CREDIT GUIDE 223 W. JACKSON BLVD #700 CHICAGO IL 60606

MERCY HEALTH PATIENT ACCOUNTS 1820 44TH ST., SE GRAND RAPIDS MI 49508

MERCY HEALTH PHYS. PARTNERS ATTN #19126J PO BOX 14000 BELFAST ME 04915-4033

MICHIGAN MEDICINE DEPT CH 14410 PALATINE IL 60055-4410 MICHIGAN PATHOLOGY SPECIALIST 4400 GARFIELD RD. CLINTON TOWNSHIP MI 48038

MUSKEGON RHEUMATOLOGY 172 E. FORREST AVE. MUSKEGON MI 49442

NPAS, INC. PO BOX 99400 LOUISVILLE KY 40269

OLIVER ADJUSTMENT CO., INC PO BOX 500 BARABOO WI 53913-0500

PINE REST PO BOX 165 GRAND RAPIDS MI 49501-0165

PNC BANK, N.A. PO BOX 3180 PITTSBURGH PA 15230

PNC MORTGAGE PO BOX 8703 DAYTON OH 45401

RADIOLOGY MUSKEGON 605 WEST WESTERN AVE. MUSKEGON MI 49440

RADIUS GLOBAL SOLUTIONS LLC PO BOX 390846 MIAL CODE CPK9 MINNEAPOLIS MN 55439

RAYMOND C. SCHULTZ, ESQ. 40 PEARL ST., NW 5TH FLOOR GRAND RAPIDS MI 49503-2612

SPECTRUM HEALTH PO BOX 88013 CHICAGO IL 60680-1013 TRANSWORLD SYSTEMS, INC. 500 VIRGINIA DR., SUITE 514 FORT WASHINGTON PA 19034

UNITED FEDERAL CREDIT 2807 S STATE ST SAINT JOSEPH MI 49085

UNITED FEDERAL CREDIT POB 125 SAINT JOSEPH MI 49085

Case:19-02831-jwb Doc #:1 Filed: 06/30/2019 Page 33 of 33

6/30/19 8:12PM

## **United States Bankruptcy Court** Western District of Michigan

In re	Lee Allen Fortin-West Jamie Lynn Fortin-West		Case No.	
		Debtor(s)	Chapter	7
Γhe ab		ICATION OF CREDITOR		of their knowledge.
Date:	June 30, 2019	/s/ Lee Allen Fortin-West		
		Lee Allen Fortin-West		
		Signature of Debtor		
Date:	June 30, 2019	/s/ Jamie Lynn Fortin-West		
		Jamie Lynn Fortin-West		

Signature of Debtor